

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Wichita Falls receives funding from two federal grant programs, the Community Development Block Grant Program and the HOME Investment Partnership. These two grant programs combined will bring \$1,327,267 into the city to support affordable housing, homeless, and community development programs and projects in the first program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,085,473	0	100,000	1,185,473	4,341,892	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	241,794	0	0	241,794	967,176	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Table 1 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Matching requirements for the HOME Program will be met through waived fees, donated professional services, donated materials, and volunteer labor according to programmatic aspects of the particular activities funded.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

None currently identified. The City will continue to evaluate opportunities to use public lands for future development.

Discussion

The City has programmed approximately \$1.4 million from the CDBG and HOME programs for the FY 2015 program year. This sum included the annual allocation, program income, and reprogrammed funds from previous program years. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Adminstration Objective	2015	2019	Administration	Citywide	Administration	CDBG: \$217,094 HOME: \$24,179	Other: 1 Other
2	Parks Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Parks and Recreation Facilities	CDBG: \$41,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
3	Demolition Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Demolition/Removal of Slum and Blight	CDBG: \$218,606	Buildings Demolished: 35 Buildings
4	Code Enforcement Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Demolition/Removal of Slum and Blight	CDBG: \$60,000	Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit
5	Waterline Replacement Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Public Improvements Infrastructure	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 110 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Handicapped Ramps Objective	2015	2019	Non-Housing Community Development	Citywide	Public Improvements Infrastructure	CDBG: \$110,000	Other: 30 Other
7	Christmas in Action Objective	2015	2019	Affordable Housing	Citywide	Housing Rehabilitation and Reconstruction Emergency Home Repairs	CDBG: \$68,500	Homeowner Housing Rehabilitated: 10 Household Housing Unit
8	Women's Shelter Improvement Objective	2015	2019	Non-Housing Community Development	Citywide	Public and Community Facilities Public Improvements Domestic Violence Shelters	CDBG: \$15,953	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
9	Early Head Start Center Improvements Objective	2015	2019	Non-Housing Community Development	Citywide	Child Care Services Public and Community Facilities Public Improvements	CDBG: \$6,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 32 Persons Assisted
10	Childcare Services Objective	2015	2019	Non-Housing Community Development	Citywide	Child Care Services	CDBG: \$113,974	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
11	Senior Services Objective	2015	2019	Non-Homeless Special Needs	Citywide	Senior Services Meals/Food Pantry/Meals on Wheels	CDBG: \$48,846	Public service activities other than Low/Moderate Income Housing Benefit: 450 Persons Assisted
12	City Minor Home Repair Objective	2015	2019	Affordable Housing	Citywide	Housing Rehabilitation and Reconstruction	CDBG: \$85,000	Homeowner Housing Rehabilitated: 15 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Emergency Homeowner Rehab Objective	2015	2019	Affordable Housing	Citywide	Emergency Home Repairs	CDBG: \$60,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
14	Homebuyer Assistance with Repair Objective	2015	2019	Affordable Housing	Citywide	Housing Assistance	HOME: \$113,845	Direct Financial Assistance to Homebuyers: 10 Households Assisted
15	Habitat Homebuyer Assistance Objective	2015	2019	Affordable Housing	Citywide	Housing Assistance	HOME: \$67,500	Direct Financial Assistance to Homebuyers: 5 Households Assisted
16	CHDO Objective	2015	2019	Affordable Housing	Citywide	Housing Development	HOME: \$36,270	Homeowner Housing Added: 5 Household Housing Unit

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Adminstration Objective
	Goal Description	Program Administration: General administration, staffing and equipment; and develop, administer, revise, implement and evaluate the day-to-day operation of entitlement programs. Activities include program design; develop Annual Plans and grant administration; Sub recipient compliance monitoring, program outreach, public relations and training; environmental review and labor standards.
2	Goal Name	Parks Objective
	Goal Description	Support the improvement to public facilities in low and moderate income census tracts.

3	Goal Name	Demolition Objective
	Goal Description	Support the demolition of substandard and hazardous structures and removal of slum and blighted conditions in low and moderate income census tracts.
4	Goal Name	Code Enforcement Objective
	Goal Description	Provide Code Enforcement operational cost for code enforcement activities and inspectors providing inspections and enforcement of building codes to prevent slum and blighted conditions in low and moderate income census tracts.
5	Goal Name	Waterline Replacement Objective
	Goal Description	Support the improvement of infrastructure and waterline replacement Improvements in low and moderate income census tracts. Benefit – Low/Mod Income Individuals.
6	Goal Name	Handicapped Ramps Objective
	Goal Description	Support the improvement of infrastructure and accessibility in low and moderate income census tracts.
7	Goal Name	Christmas in Action Objective
	Goal Description	Minor Home Repair – funding will provide minor home repair to low and moderate income elderly and disabled individuals / homeowners.
8	Goal Name	Women's Shelter Improvement Objective
	Goal Description	Security Systems upgrades – funds will be used to provide replacement of outdated security system in a battered women's shelter supporting low to moderate persons at 80% or below the median income within the City of Wichita Falls.
9	Goal Name	Early Head Start Center Improvements Objective
	Goal Description	Community Facilities Upgrade – Funds will be used to provide upgrades to a community facility providing early head start services to children who are low to moderate income at 80% or below the median income, within the City of Wichita Falls.
10	Goal Name	Childcare Services Objective
	Goal Description	Childcare Services – funds will be used to provide childcare services supporting low to moderate persons at 80% or below the median income within the City of Wichita Falls.

11	Goal Name	Senior Services Objective
	Goal Description	Senior Services – funds will be used to provide senior services supporting low to moderate persons at 80% or below the median income within the City of Wichita Falls.
12	Goal Name	City Minor Home Repair Objective
	Goal Description	Minor Homeowner Rehabilitation - Provide grants to low/mod income homeowners for minor repairs. Benefit – Low/mod income households.
13	Goal Name	Emergency Homeowner Rehab Objective
	Goal Description	Emergency Homeowner Rehabilitation - Provide grants to low/mod income homeowners for emergency repairs. Benefit – Low/mod income households.
14	Goal Name	Homebuyer Assistance with Repair Objective
	Goal Description	First Time Homebuyer Program with Minor Repairs - Provide eligible homebuyers at or below 80% MFI principle reduction, acquisition, down payment and closing cost assistance and minor repair cost. Benefit Low and Moderate Income Households.
15	Goal Name	Habitat Homebuyer Assistance Objective
	Goal Description	Affordable Housing Program - Provide eligible homebuyers at or below 80% MFI mortgage buy down assistance for purchase of a home. Benefit Low and Moderate Income Households.
16	Goal Name	CHDO Objective
	Goal Description	CHDO Set – Aside – Provide CHDO funding to eligible CHDO (15% HOME Set Aside) to provide development cost for new units at or below 80% MFI. Benefit Low and Moderate Income Households.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects were developed by staff with consultation from non-profit service providers and community input through priorities established with involvement of the community survey.

Projects

#	Project Name
1	Child Care, Inc.
2	Senior Citizens Services of North
3	Christmas In Action
4	First Step, Inc.
5	Early Head Start
6	Building and Code Enforcement - Demolition
7	Code Enforcement
8	Public Works - Engineering
9	Public Works - Streets
10	Parks
11	Grant Administration
12	Minor Repair Program
13	Emergency Repair Program
14	CDBG Program Delivery Costs
15	First-Time Homebuyer Program with Minor Repair
16	Affordable Housing Program
17	CHDO Set-Aside
18	HOME Administration

Table 3 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The projects listed above were selected from the total of project proposals received in accordance with their consistency with the priorities established through the Consolidated Plan forums and community survey process. These projects meet needs enumerated in the Needs Assessment and prioritization process to the extent that funding was available. Organizational competencies were also considered when selecting one project over another, leaning toward those organizations with long-standing histories of successful project management.

AP-38 Project Summary
Project Summary Information

1	Project Name	Child Care, Inc.
	Target Area	Citywide
	Goals Supported	Childcare Services Objective
	Needs Addressed	Child Care Services
	Funding	CDBG: \$113,974
	Description	Child care subsidies to benefit low-mod income working families.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 100 low- to moderate-income children will benefit from the proposed activities.
	Location Description	1000 Lamar St Rm 432 Wichita Falls, TX 76301-3486
	Planned Activities	Child care subsidies to benefit low-mod income working families.
2	Project Name	Senior Citizens Services of North
	Target Area	Citywide
	Goals Supported	Senior Services Objective
	Needs Addressed	Senior Services Meals/Food Pantry/Meals on Wheels
	Funding	CDBG: \$48,846
	Description	Meals on Wheels Program to assist with nutritional needs of elderly & handicapped.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 450 low- to moderate-income seniors will benefit from the proposed activities.
	Location Description	1008 Burnett St Wichita Falls, TX
	Planned Activities	Meals on Wheels Program to assist with nutritional needs of elderly & handicapped.
3	Project Name	Christmas In Action
	Target Area	Citywide

	Goals Supported	Christmas in Action Objective
	Needs Addressed	Housing Rehabilitation and Reconstruction Emergency Home Repairs
	Funding	CDBG: \$68,500
	Description	Minor home repair for low-mod income elderly and disabled.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 low- to moderate-income homeowners will benefit from the proposed activities.
	Location Description	1113 Sheppard Access Rd, Wichita Falls, TX 76306
	Planned Activities	Minor home repair for low-mod income elderly and disabled.
4	Project Name	First Step, Inc.
	Target Area	Citywide
	Goals Supported	Women's Shelter Improvement Objective
	Needs Addressed	Domestic Violence/Child Abuse Public and Community Facilities Public Improvements
	Funding	CDBG: \$15,953
	Description	Replacement of outdated security system in a battered victims shelter.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 300 low- to moderate-income victims of domestic violence will benefit from the proposed activities.
	Location Description	Address not to be revealed for security reasons.
	Planned Activities	Replacement of outdated security system in a battered victims shelter.
5	Project Name	Early Head Start
	Target Area	Citywide
	Goals Supported	Early Head Start Center Improvements Objective
	Needs Addressed	Child Care Services Public and Community Facilities Public Improvements

	Funding	CDBG: \$6,500
	Description	Installation of an awning at the entrance to an early childhood education facility serving low-mod families.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 32 low- to moderate-children will benefit from the proposed activities.
	Location Description	500 Flood St Wichita Falls, TX
	Planned Activities	Installation of an awning at the entrance to an early childhood education facility serving low-mod families.
6	Project Name	Building and Code Enforcement - Demolition
	Target Area	CDBG Eligible Areas
	Goals Supported	Demolition Objective
	Needs Addressed	Demolition/Removal of Slum and Blight
	Funding	CDBG: \$218,606
	Description	Demolition and clearance of hazardous structures on a spot basis.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 35 dilapidated building will be removed.
	Location Description	Various locations in CDBG eligible areas.
	Planned Activities	Demolition and clearance of hazardous structures on a spot basis.
7	Project Name	Code Enforcement
	Target Area	CDBG Eligible Areas
	Goals Supported	Code Enforcement Objective
	Needs Addressed	Demolition/Removal of Slum and Blight
	Funding	CDBG: \$60,000
	Description	Administrative & operational costs for Code Enforcement activities.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 200 code issues will be identified.
	Location Description	CDBG eligible neighborhoods around the city.
	Planned Activities	Administrative & operational costs for Code Enforcement activities.
8	Project Name	Public Works - Engineering
	Target Area	CDBG Eligible Areas
	Goals Supported	Waterline Replacement Objective
	Needs Addressed	Public Improvements Infrastructure
	Funding	CDBG: \$100,000
	Description	CDBG funding for replacement of approximately 750 linear feet of existing, failing 24" galvanized and 6" asbestos and cast iron waterlines with 6" and 8" PVC lines that service homes within the Eastside neighborhood along 500 & 600 blocks of Sullivan Street (from MLK to Cleveland Street) to improve water quality, dependability & delivery, and enhance fire protection capacity for the larger low-income neighborhood. Approximately 10 households will receive direct benefit. Additional sewer lines sections on adjacent streets in the immediate area may be added to the project subject to bid amounts received. This activity is a bid project for which the total authorized funding amount is \$100,000.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 410 low- to moderate-income households will benefit from the proposed activities.
	Location Description	Eastside Neighborhood (500 & 600 Blocks of Sullivan Street) Census Tract / Block Group 0104.3)

	Planned Activities	CDBG funding for replacement of approximately 750 linear feet of existing, failing 2" galvanized and 6" asbestos and cast iron waterlines with 6" and 8" PVC lines that service homes within the Eastside neighborhood along 500 & 600 blocks of Sullivan Street (from MLK to Cleveland Street) to improve water quality, dependability & delivery, and enhance fire protection capacity for the larger low-income neighborhood. Approximately 10 households will receive direct benefit. Additional sewer lines sections on adjacent streets in the immediate area may be added to the project subject to bid amounts received. This activity is a bid project for which the total authorized funding amount is \$100,000.
9	Project Name	Public Works - Streets
	Target Area	Citywide
	Goals Supported	Handicapped Ramps Objective
	Needs Addressed	Public Improvements Infrastructure
	Funding	CDBG: \$110,000
	Description	CDBG Concrete Training Crew training through installation of handicapped ramps from street to sidewalk.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 30 ramps will be provided.
	Location Description	Various locations throughout the city.
10	Planned Activities	CDBG Concrete Training Crew training through installation of handicapped ramps from street to sidewalk.
	Project Name	Parks
	Target Area	CDBG Eligible Areas
	Goals Supported	Parks Objective
	Needs Addressed	Parks and Recreation Facilities
	Funding	CDBG: \$41,000

	Description	Bridwell Park: Shelter upgrade (electrical improvements and construct handicapped ramps), install new handicapped restroom. \$19,000 Lynnwood Park East: Install new park benches, install new handicapped restroom. \$22,000
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 3000 low- to moderate-income individuals will benefit from the proposed activities.
	Location Description	Bridwell Park / 1200 Harrison / CT/BG's: 0108.1, 0107.1, 0107.2, 0107.3, 0110.2, 0110.3 Lynnwood East Park / 1515 Redfox / CT/BG 0132.5 Service Area
	Planned Activities	Bridwell Park: Shelter upgrade (electrical improvements and construct handicapped ramps), install new handicapped restroom. \$19,000 Lynnwood Park East: Install new park benches, install new handicapped restroom. \$22,000
11	Project Name	Grant Administration
	Target Area	Citywide
	Goals Supported	Administration Objective
	Needs Addressed	Administration
	Funding	CDBG: \$217,094
	Description	Operational & administrative costs for CDBG-eligible activities.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	No direct benefit.
	Location Description	1300 7th Street Wichita Falls, TX 76301
	Planned Activities	Operational & administrative costs for CDBG-eligible activities.
12	Project Name	Minor Repair Program
	Target Area	Citywide
	Goals Supported	City Minor Home Repair Objective

	Needs Addressed	Housing Rehabilitation and Reconstruction
	Funding	CDBG: \$85,000
	Description	Minor home repair for low-income homeowners.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 15 low-income homeowners will benefit from the proposed activities.
	Location Description	Various sites across the city.
	Planned Activities	Minor home repair for low-income homeowners.
13	Project Name	Emergency Repair Program
	Target Area	Citywide
	Goals Supported	Emergency Homeowner Rehab Objective
	Needs Addressed	Emergency Home Repairs
	Funding	CDBG: \$60,000
	Description	Immediate need minor home repair to address threat to health or safety for low-income homeowners.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 low-income homeowners will benefit from the proposed activities.
	Location Description	Various locations across the city.
	Planned Activities	Immediate need minor home repair to address threat to health or safety for low-income homeowners.
14	Project Name	CDBG Program Delivery Costs
	Target Area	Citywide
	Goals Supported	Emergency Homeowner Rehab Objective
	Needs Addressed	Housing Rehabilitation and Reconstruction Emergency Home Repairs
	Funding	HOME: \$40,000
	Description	CDBG Program Delivery Costs for the Minor & Emergency Repair Programs.

	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	See benefit estimated for Minor Home Repair and Emergency Repair projects.
	Location Description	1300 7th Street Wichita Falls, TX 76301
	Planned Activities	CDBG Program Delivery Costs for the Minor & Emergency Repair Programs.
15	Project Name	First-Time Homebuyer Program with Minor Repair
	Target Area	Citywide
	Goals Supported	Homebuyer Assistance with Repair Objective
	Needs Addressed	Housing Assistance
	Funding	HOME: \$113,845
	Description	Acquisition costs for down payment, closing costs, principle reduction, minor repair.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 homebuyers will benefit from the proposed activities.
	Location Description	Various locations across the city.
16	Planned Activities	Acquisition costs for down payment, closing costs, principle reduction, minor repair.
	Project Name	Affordable Housing Program
	Target Area	Citywide
	Goals Supported	Habitat Homebuyer Assistance Objective
	Needs Addressed	Housing Assistance
	Funding	HOME: \$67,500
	Description	Mortgage buy-down for low-mod income buyers of Habitat for Humanity (acting as a CHDO) newly-constructed homes.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	An estimated five low-income homebuyers will benefit from the proposed activities.
	Location Description	To be determined.
	Planned Activities	Mortgage buy-down for low-mod income buyers of Habitat for Humanity (acting as a CHDO) newly-constructed homes.
17	Project Name	CHDO Set-Aside
	Target Area	Citywide
	Goals Supported	CHDO Objective
	Needs Addressed	Housing Development
	Funding	HOME: \$36,270
	Description	Statutory 15% of Entitlement amount – developments costs in construction of new affordable single-family housing for low-mod income persons.
	Target Date	9/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated five low-income homebuyers will benefit from the proposed activities.
	Location Description	To be determined.
	Planned Activities	Statutory 15% of Entitlement amount – developments costs in construction of new affordable single-family housing for low-mod income persons.
18	Project Name	HOME Administration
	Target Area	Citywide
	Goals Supported	Administration Objective
	Needs Addressed	Administration
	Funding	HOME: \$24,179
	Description	Operational & Administrative Costs for HOME-eligible activities.
	Target Date	9/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	No direct benefit.
	Location Description	1300 7th Street Wichita Falls, TX 76301
	Planned Activities	Operational & Administrative Costs for HOME-eligible activities.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Much of the funding from the CDBG and HOME programs is available for use in any of the CDBG neighborhoods or citywide, depending on the specifics of the designated activities. Also, some funding is available according to individual benefit rather than area benefit. It is, therefore, difficult to provide reasonable projections of the distribution of funds by target area. The numbers below are strictly estimates based on experience.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	63
CDBG Eligible Areas	37

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed allocation of funds is based on federal funding requirements for each formula-allocated grant. Areas of low to moderate-income concentration and certain areas of high minority concentration are targeted. Areas of low homeownership and deteriorating housing conditions were also considered in the targeting process.

Discussion

The distribution of funds by target area is projected to be primarily citywide due to use of funds for administrative, non-profit support, and individual benefit-oriented programmatic uses of the funds. The remaining funds are estimated to be spread through smaller CDBG-eligible areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The annual goals listed previously specify the following production numbers for housing assistance and for homelessness, non-homeless, and special needs populations.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	55
Special-Needs	0
Total	55

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	5
Rehab of Existing Units	35
Acquisition of Existing Units	15
Total	55

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

These figures relate to production targets specified in the annual goals for 2015. CDBG and HOME funding for these activities may target more households.

AP-60 Public Housing – 91.220(h)

Introduction

There are no plans to utilize CDBG funding for Wichita Falls Housing Authority activities in the next program year.

Actions planned during the next year to address the needs to public housing

There are no plans to utilize CDBG funding for Wichita Falls Housing Authority activities in the next program year.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Wichita Falls Housing Authority will continue to have resident councils at each housing development.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

NA

Discussion

There are no plans to utilize CDBG funding for Wichita Falls Housing Authority activities in the next program year.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Wichita Falls is active in the Wichita Falls/Wise, Palo Pinto, Wichita, Archer Counties Continuum of Care, addressing issues related to homeless in the region. Funding for homeless projects and services are sources primarily through that process.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Continuum of Care, the coalition of local homeless service agencies, conducts annual surveys of homeless individuals, including unsheltered persons. These surveys serve to help focus agency activities for the coming year, as well as provide documentation in response to HUD program requirements.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Wichita Falls has no plans that would impact the emergency shelter or transitional housing needs of homeless persons in the coming year.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Wichita Falls has no plans that would help homeless persons transition to permanent housing and independent living in the coming year.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Homeless prevention is a major focus of the participants in the Continuum of Care. Agencies include

homeless prevention as a support program in conjunction with the provision of shelter and other support services.

Discussion

The participants in the Continuum of Care work closely together to meet the needs of homeless individuals and families through the continuum of services coordinated through the partnership.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

There are no know public policy barriers to the production of affordable housing units in Wichita Falls.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

NA

Discussion:

NA

AP-85 Other Actions – 91.220(k)

Introduction:

The City currently provides a variety of services to the residents of Wichita Falls, some funded by CDBG and HOME allocations, with private, State, and City funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the City or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

The City will continue to look for new funding sources for programs to address underserved needs. Funding is the major obstacle in providing the services needed to focus on the vast variety of issues that prevent families from breaking out of poverty and from living in the best, most affordable housing possible.

Actions planned to foster and maintain affordable housing

The City will consider providing support for Tax Credit Projects for affordable housing development to expand multi-family rental development projects and homeownership opportunities when those projects are present for review. Additionally, acquisition, soft costs and site development funds will be used for affordable housing development. Consideration for additional funding will be given upon completion of the pre-development phase.

Actions planned to reduce lead-based paint hazards

- Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
- Seek funding as it becomes available to provide testing and abatement of lead-based paint hazards in single-family housing where young children are present.
- Expand the stock of lead safe housing units through housing initiatives.
- Seek funding as it becomes available to provide for testing, abatement, training, and educational awareness.

Actions planned to reduce the number of poverty-level families

The City will continue its efforts in conjunction with the Continuum of Care to reduce the number of poverty-level families through the development of services needed to assist those families with educational opportunities, job growth, and life skills training through the various social service agencies operating in the city.

Actions planned to develop institutional structure

- Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
- Work with private industry to address important issues that hamper housing and community development efforts.
- Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to coordinate planning activities with private housing and social service agencies, including participation in the Wichita Falls/Wise, Palo Pinto, Wichita, Archer Counties Continuum of Care meetings, development of the Continuum of Care, and enumeration of point-in-time and homeless surveys. City staff will also continue its participation in other coalitions and study groups as the opportunity arises.

Discussion:

These actions are primarily the continuation of what the City is currently doing in the various areas. No major obstacles in the institutional structure have been identified that need to be addressed. The City is also satisfied with its efforts to coordinate with private housing and social service agencies.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The following provides details on program specific requirements for each of the entitlement programs, Community Development Block Grant and HOME Investment Partnership.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other form of investment planned beyond those identified in Section 92.205.

The City will continue to support the many efforts of the non-profits and social service provider agencies in the community in their efforts to obtain funding from various sources for their programs.

Many of these organizations receive private donations to sustain their programs, and most apply for funding on the federal, state, and local level.

The availability of federal funds would enhance any of the listed programs and would mean that more services, and housing, could be provided. Because of the scarcity of any type of funding, the City has been working with various organizations to try to develop programs that would increase the leveraging capacity of federal funding mechanisms so that more money would be available for other needed endeavors. Better use of the existing resources is a main concern of everyone.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Included in the FTHB application is a written agreement that includes a section titled "Notice Regarding Recapture Provisions of the FTHB Program." Buyers sign the form acknowledging they understand the repayment of assistance under certain conditions. Buyers are required to repay all or part of the HOME Program assistance if and when they cease to occupy the property as their primary principal residence during the 5-year or 10-year affordability period. If the assistance amount from the FTHB Program is less than \$15,000, the affordability period is 5 years and the assistance is forgiven at 20% on the anniversary date of the transfer of title for each year the FTHB occupies the house as their primary residence. If the assistance amount is greater than \$15,000, the affordability period is 10 years and the assistance is forgiven at 10% on the anniversary date of the transfer of title for each year the FTHB occupies the house as their primary residence. If a sale or foreclosure occurs, and proceeds do not allow for the full repayment amount, the repayment will be made from "net proceeds", defined as the amount remaining after repayment of the mortgage loan balance and payment of seller's closing costs.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Included in the CHDO Affordable Housing Program (Habitat for Humanity) application is a written

agreement that includes a section titled "Notice Regarding Recapture Provisions of the CHDO Affordable Housing Program." Buyers sign the form acknowledging they understand the repayment of assistance under certain conditions. Buyers are required to repay all or part of the HOME Program assistance if and when they cease to occupy the property as their primary principal residence during the 5-year or 10-year affordability period. If the assistance amount from the CHDO Affordable Housing Program is less than \$15,000, the affordability period is 5 years and the assistance is forgiven at 20% on the anniversary date of the transfer of title for each year the buyer occupies the house as their primary residence. If the assistance amount is greater than \$15,000, the affordability period is 10 years and the assistance is forgiven at 10% on the anniversary date of the transfer of title for each year the buyer occupies the house as their primary residence. If a sale or foreclosure occurs, and proceeds do not allow for the full repayment amount, the repayment will be made from "net proceeds", defined as the amount remaining after repayment of the mortgage loan balance and payment of seller's closing costs.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds. In addition, the funds will not be used to refinance multifamily loans made or insured by any federal program. The City is aware that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

Discussion:

The City strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. City staff works with subgrantees to ensure that these requirements are met and oversees internal operations towards the same goal.

